

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Carlos J. Assuncao
Clara C Assuncao

Case No.: 17-26813

Judge: RG

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED

☐ Original

☒ Modified/Notice Required

Date: September 18,
2018

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLI Initial Debtor: CJA Initial Co-Debtor CCA

Part 1: Payment and Length of Plan

- a. The debtor shall pay 1,064.00 Monthly* to the Chapter 13 Trustee, starting on September 1, 2017 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description:
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Internal Revenue Services	Taxes and certain other debts	26,968.08
State of New Jersey	Taxes and certain other debts	7,716.07

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
NATIONSTAR MORTGAGE LLC	1850 Portsmouth Way Union, NJ 07083 Union County	39,673.31	3.63	41,850.97	3,312.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES

the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

WELLS FARGO DEALER SERVICES

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☒ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$_____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
VOLKSWAGEN CREDIT, INC	0.00	Auto Lease Monthly payments: \$487.00	NO Arrearage	0.00

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims

- | | |
|----|---------------------------------|
| 3) | <u>Secured Claims</u> |
| 4) | <u>Lease Arrearages</u> |
| 5) | <u>Priority Claims</u> |
| 6) | <u>General Unsecured Claims</u> |

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: August 18, 2017.

Explain below why the plan is being modified:

The Plan is being modified to correct the IRS and State of NJ claim amounts to be cured through the monthly payments to the Chapter 13 Standing Trustee.

Explain below how the plan is being modified:

The Plan is being modified by increasing debtor's trustee payment to \$1,754.91 starting in September 2018 to cure the IRS and State of New Jersey debt.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$1,064.00 per month for 12 months, then \$1,754.91 per month for 48 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: September 18, 2018

/s/ Carlos J. Assuncao

Carlos J. Assuncao

Debtor

Date: September 18, 2018

/s/ Clara C Assuncao

Clara C Assuncao

Joint Debtor

Date: September 18, 2018

/s/ Russell L. Low

Russell L. Low 4745

Attorney for the Debtor(s)

Certificate of Notice Page 7 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Carlos J. Assuncao
 Clara C Assuncao
 Debtors

Case No. 17-26813-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 63

Date Rcvd: Sep 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2018.

db/jdb
 517018454 +Carlos J. Assuncao, Clara C Assuncao, 1850 Portsmouth Way, Union, NJ 07083-3704
 517018447 +AMEX, CORRESPONDENCE, PO BOX 981540, EL PASO, TX 79998-1540
 517018453 +Accu Reference Medical Lab, 1901 E. Linden Ave, Suite 4, Linden, NJ 07036-1195
 517136843 +Ambulatory Anesthesia Physicians, PO Box 464, Rutherford, NJ 07070-0471
 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 517018460 +CBUSASEARS, CITICORP CREDIT SRVS/CENTRALIZED BANKRUP, PO BOX 790040,
 SAINT LOUIS, MO 63179-0040
 517018461 +CHASE CARD SERVICES, ATTN: CORRESPONDENCE, PO BOX 15278, WILMINGTON, DE 19850-5278
 517018463 +CITIBANK/THE HOME DEPOT, CITICORP CR SRVS/CENTRALIZED BANKRUPTCY, PO BOX 790040,
 S LOUIS, MO 63179-0040
 517018464 +CITICARDS CBNA, CITICORP CREDIT SVC/CENTRALIZED BANKRUPT, PO BOX 790040,
 SAINT LOUIS, MO 63179-0040
 517148122 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517018473 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: DELL FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 81577,
 AUSTIN, TX 78708)
 517018476 +GI Pathology, PO Box 1000 Dept 461, Memphis, TN 38148-0001
 517018479 +MACYS/DSNB, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053
 517018480 +NATIONSTAR MORTGAGE LLC, ATTN: BANKRUPTCY, 8950 CYPRESS WATERS BLVD,
 COPPELL, TX 75019-4620
 517042575 +NJCLASS, PO Box 548, Trenton NJ 08625-0548
 517048309 +Nelnet on behalf of NJHESAA, New Jersey Higher Ed Student Asst Auth,
 4 Quakerbridge Plaza PO Box 548, Trenton NJ 08625, 8 08625-0548
 517018482 +Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985
 517018483 +SANTANDER BANK NA, 865 BROOK ST, ROCKY HILL, CT 06067-3444
 517018485 +SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282
 517018489 +STATE FARM FINANCIAL S, 1 STATE FARM PLAZA, BLOOMINGTON, IL 61710-0001
 517126993 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245)
 517018492 +STATE OF NJ STUDENT AS, PO BOX 543, TRENTON, NJ 08625-0543
 517069618 +Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
 517018487 +Shapiro & DeNardo, LLP, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
 517018504 +TNB-VISA (TV) / TARGET, PO BOX 673, MINNEAPOLIS, MN 55440-0673
 517018505 +VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053
 517070012 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
 517105339 +WELLS FARGO BANK, NATIONAL ASSOCIATION, Nationstar Mortgage LLC, PO Box 619096,
 Dallas, TX 75261-9096
 517018510 +WELLS FARGO DEALER SERVICES, ATTN: BANKRUPTCY, PO BOX 19657, IRVINE, CA 92623-9657
 517070448 Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 29 2018 00:20:22 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 29 2018 00:20:17 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517018451 +E-mail/Text: bknotices@conduent.com Sep 29 2018 00:21:40 ACS/NELNET NHLP-III/TR,
 ACS/EDUCATION SERVICES, PO BOX 7051, UTICA, NY 13504-7051
 517018458 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 29 2018 00:30:52 CAPITAL ONE,
 GENERAL CORRESPONDENCE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
 517018457 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 29 2018 00:30:21 CAPITAL ONE,
 ATTN: BANKRUPTCY, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
 517018465 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 29 2018 00:20:05 COMENITY BANK,
 ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
 517018466 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 29 2018 00:20:05
 COMENITY BANK / THE LIMITED, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
 517018468 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 29 2018 00:20:05 COMENITY BANK/ANN TAYLOR,
 PO BOX 182125, COLUMBUS, OH 43218-2125
 517018469 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 29 2018 00:20:05 COMENITY BANK/EXPRESS,
 ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
 517018470 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 29 2018 00:20:06 COMENITY BANK/MANDEES,
 PO BOX 182125, COLUMBUS, OH 43218-2125
 517018471 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 29 2018 00:20:06 COMENITY BANK/NWYRK&CO,
 220 W SCHROCK RD, WESTERVILLE, OH 43081-2873
 517018472 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 29 2018 00:20:06 COMENITY BANK/PIER 1,
 ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
 517018474 +E-mail/Text: electronicbkydocs@nelnet.net Sep 29 2018 00:20:25 DEPT OF ED/582/NELNET,
 ATTN: CLAIMS/BANKRUPTCY, PO BOX 82505, LINCOLN, NE 68501-2505
 517018475 +E-mail/Text: mrdiscen@discover.com Sep 29 2018 00:19:25 DISCOVER FINANCIAL, PO BOX 3025,
 NEW ALBANY, OH 43054-3025

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 63

Date Rcvd: Sep 28, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517028563 E-mail/Text: mrdiscen@discover.com Sep 29 2018 00:19:25 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517018477 E-mail/Text: cio.bncmail@irs.gov Sep 29 2018 00:19:45 Internal Revenue Services,
Special Processing Branch, PO Box 724, Springfield, NJ 07081
517018478 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 29 2018 00:19:32 KOHLS/CAPITAL ONE,
KOHLS CREDIT, PO BOX 3043, MILWAUKEE, WI 53201-3043
517231716 E-mail/PDF: resurgentbknofications@resurgent.com Sep 29 2018 00:30:00
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517018481 +E-mail/PDF: pa_dc_claims@navient.com Sep 29 2018 00:30:23 NAVIENT, ATTN: CLAIMS DEPT,
PO BOX 9500, WILKES- BARR, PA 18773-9500
517181604 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 29 2018 00:30:22
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,
Norfolk VA 23541
517264137 E-mail/Text: bnc-quantum@quantum3group.com Sep 29 2018 00:20:10
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517018486 +E-mail/Text: bankruptcy@senexco.com Sep 29 2018 00:19:22 SENEX SERVICES CORP,
3333 FOUNDERS RD, 2ND FLOOR, INDIANAPOLIS, IN 46268
517018488 +E-mail/Text: bankruptcy@sw-credit.com Sep 29 2018 00:20:22 SOUTHWEST CREDIT SYSTEMS,
4120 INTERNATIONAL PARKWAY STE 1100, CARROLLTON, TX 75007-1958
517018495 +E-mail/PDF: gecsedirecoverycorp.com Sep 29 2018 00:30:54 SYNCB/LORD & TAYLOR,
PO BOX 965064, ORLANDO, FL 32896-5064
517018496 +E-mail/PDF: gecsedirecoverycorp.com Sep 29 2018 00:29:54 SYNCHRONY BANK/ JC PENNEYS,
ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001
517018498 +E-mail/PDF: gecsedirecoverycorp.com Sep 29 2018 00:30:24 SYNCHRONY BANK/ OLD NAVY,
ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001
517018500 +E-mail/PDF: gecsedirecoverycorp.com Sep 29 2018 00:30:52 SYNCHRONY BANK/GAP,
ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001
517018502 +E-mail/PDF: gecsedirecoverycorp.com Sep 29 2018 00:30:54 SYNCHRONY BANK/LINEN N' THINGS,
ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001
517018503 +E-mail/PDF: gecsedirecoverycorp.com Sep 29 2018 00:29:54 SYNCHRONY BANK/LOWES,
ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
517048310 +E-mail/Text: electronicbkydocs@nelnet.net Sep 29 2018 00:20:25
US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508,
ElectronicBkyDocs@Nelnet.net 68508-1911
517018508 +E-mail/Text: vci.bkcy@vwcredit.com Sep 29 2018 00:20:33 VOLKSWAGEN CREDIT, INC,
1401 FRANKLIN BLVD, LIBERTYVILLE, IL 60048-4460
517018507 +E-mail/Text: vci.bkcy@vwcredit.com Sep 29 2018 00:20:33 VOLKSWAGEN CREDIT, INC, PO BOX 3,
HILLSBORO, OR 97123-0003
517122290 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 29 2018 00:31:03 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517018456 CAP1/BSTBY
517018452* +ACS/NELNET NHLP-III/TR, ACS/EDUCATION SERVICES, PO BOX 7051, UTICA, NY 13504-7051
517018455* +AMEX, CORRESPONDENCE, PO BOX 981540, EL PASO, TX 79998-1540
517018448* +Accu Reference Medical Lab, 1901 E. Linden Ave, Suite 4, Linden, NJ 07036-1195
517018449* +Accu Reference Medical Lab, 1901 E. Linden Ave, Suite 4, Linden, NJ 07036-1195
517018450* +Accu Reference Medical Lab, 1901 E. Linden Ave, Suite 4, Linden, NJ 07036-1195
517018459* +CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
517018462* +CHASE CARD SERVICES, ATTN: CORRESPONDENCE, PO BOX 15278, WILMINGTON, DE 19850-5278
517018467* +COMENITY BANK / THE LIMITED, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
517018484* +SANTANDER BANK NA, 865 BROOK ST, ROCKY HILL, CT 06067-3444
517018490* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, PO Box 283,
Trenton, NJ 08695)
517018491* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, PO Box 283,
Trenton, NJ 08695)
517018493* +STATE OF NJ STUDENT AS, PO BOX 543, TRENTON, NJ 08625-0543
517018494* +STATE OF NJ STUDENT AS, PO BOX 543, TRENTON, NJ 08625-0543
517018497* +SYNCHRONY BANK/ JC PENNEYS, ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001
517018499* +SYNCHRONY BANK/ OLD NAVY, ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001
517018501* +SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001
517018506* +VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053
517018509* +VOLKSWAGEN CREDIT, INC, 1401 FRANKLIN BLVD, LIBERTYVILLE, IL 60048-4460
517139373* +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
TOTALS: 1, * 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 63

Date Rcvd: Sep 28, 2018

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2018 at the address(es) listed below:

Chandra Marie Arkema on behalf of Creditor Wells Fargo Bank, National Association, as Trustee for the Holders of the Banc of America Mortgage Securities, Inc. Mortgage Pass-Through Certificates, Series 2006-B Bankruptcy_Notifications@logs.com
Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank, National Association, as Trustee for the Holders of the Banc of America Mortgage Securities, Inc. Mortgage Pass-Through Certificates, Series 2006-B cwohrlab@logs.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jenelle C Arnold on behalf of Creditor NATIONSTAR MORTGAGE LLC bkecfinbox@aldridgepite.com, jarnold@ecf.courtdrive.com
Kevin M. Buttery on behalf of Creditor Wells Fargo Bank, National Association, as Trustee for the Holders of the Banc of America Mortgage Securities, Inc. Mortgage Pass-Through Certificates, Series 2006-B bkyefile@rasflaw.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com
Russell L. Low on behalf of Joint Debtor Clara C Assuncao rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low on behalf of Debtor Carlos J. Assuncao rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Sindi Mncina on behalf of Creditor Wells Fargo Bank, National Association, as Trustee for the Holders of the Banc of America Mortgage Securities, Inc. Mortgage Pass-Through Certificates, Series 2006-B smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11